

Information to identify the case:

Debtor 1	David R. Dunlap	Social Security number or ITIN xxx-xx-0864
	First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing)	 First Name Middle Name Last Name	EIN -----
		Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 19-22782-CMB		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(b) is granted to:

David R. Dunlap

1/21/21

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge Before Completion of a Chapter 13 Plan

The court has determined that the debtors are entitled to a discharge pursuant to 11 U.S.C. § 1328(b) without completing all of the requirements under the chapter 13 plan. A discharge pursuant to § 1328(b) is referred to as a "hardship discharge."

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;

For more information, see page 2 >

- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 hardship discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David R. Dunlap
Debtor

Case No. 19-22782-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam

Page 1 of 4

Date Rcvd: Jan 21, 2021

Form ID: 3180WH

Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2021:

Recip ID	Recipient Name and Address
db	+ David R. Dunlap, 10 N. Grandview Avenue, Pittsburgh, PA 15205-4428
cr	+ Borough of Crafton, Goehring, Rutter and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
cr	+ Carlynton School District, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
cr	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
15086260	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15121057	+ Borough of Crafton, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
15121054	+ Carlynton School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
15086264	Charles H. Sakai, DMD, 1913 Crafton Blvd, Pittsburgh, PA 15205-4404
15125181	# Ditech Financial LLC, P.O. Box 12740, Tempe, AZ 85284-0046
15086267	+ Diversified Consultants, Inc., Attn: Bankruptcy, Po Box 679543, Dallas, TX 75267-9543
15086270	+ FordCredit, National Bankruptcy Center, Po Box 6275, Dearborn, MI 48121-6275
15086271	+ Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
15086273	+ Halsted Financial Services, LLC, Re: LVNV Funding LLC, PO Box 828, Skokie, IL 60076-0828
15086276	+ LTD Financial Services LP, Re: Distressed Asset Portfolio III, LLC, 3200 Wilcrest Suite 600, Houston, TX 77042-6000
15086281	+ MRS, Re: Synchrony Bank/Care Credit, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
15086278	+ Management Services, Inc., Re: Barclays Bank Delaware, PO Box 1099, Langhorne, PA 19047-6099
15086279	+ Medical Rescue Team South Authority, P.O. Box 18210, Pittsburgh, PA 15236-0210
15184839	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
15086283	+ Parkway Clinical Laboratories, 3494 Progress Drive, STE D, Bensalem, PA 19020-5815
15086284	+ Rennerdale EMS, 30 Suburban Ave, Carnegie, PA 15106-1489
15086285	+ Roseanne Dunlap, 10 N. Grandview Avenue, Pittsburgh, PA 15205-4428
15086287	Saint Clair Medical Services, PO Box 1870, Cary, NC 27512-1870
15086288	+ Sprint, PO Box 1466, Houston, TX 77251-1466
15105857	+ The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
15086291	+ Transworld Systems, Re: Medical Rescue Team South Authority, 300 Cedar Ridge Dr., Suite 307, Pittsburgh, PA 15205-1159
15086292	Unifund CCR LLC, 10625 Techwood Circle, Cincinnati, OH 45242-2846
15086293	Van RU Credit Corporation, Re: Fortiva Financial, Dept 96037, Oaks, PA 19456

TOTAL: 27

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 22 2021 05:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 22 2021 03:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA

District/off: 0315-2

User: dkam

Page 2 of 4

Date Rcvd: Jan 21, 2021

Form ID: 3180WH

Total Noticed: 58

			17128-0946
smg	EDI: PENNDEPTREV	Jan 22 2021 05:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 22 2021 03:46:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Jan 22 2021 05:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15086261	+ EDI: TSYS2.COM	Jan 22 2021 05:53:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15086262	+ EDI: CAPITALONE.COM	Jan 22 2021 05:53:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15091388	EDI: CAPITALONE.COM	Jan 22 2021 05:53:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15109143	+ Email/Text: bankruptcy@cavps.com	Jan 22 2021 03:47:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15086263	+ Email/Text: bankruptcy@cavps.com	Jan 22 2021 03:47:00	Cavalry SPV I, LLC Assignee of Citibank, c/o Andrew Zaro President/CEO, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
15086265	Email/Text: mediamanagers@clientservices.com	Jan 22 2021 03:46:00	Client Services, Inc, Re: Synchrony Bank Walmart MC, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-4047
15122833	+ Email/Text: kburkley@berNSTeinlaw.com	Jan 22 2021 03:47:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15089081	EDI: FORD.COM	Jan 22 2021 05:53:00	FORD MOTOR CREDIT COMPANY LLC, PO BOX 62180, COLORADO SPRINGS, CO 80962-2180
15086268	+ EDI: AMINFOFP.COM	Jan 22 2021 05:53:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15086269	+ EDI: FSAE.COM	Jan 22 2021 05:53:00	FirstSource Advantage, LLC, Re: Capital One, 205 Bryant Woods South, Buffalo, NY 14228-3609
15086272	Email/Text: GCSBankruptcy@gcserv.com	Jan 22 2021 03:46:00	GC Services Limited Partnership, Re: Sprint, 6330 Gulfton, Houston, TX 77081
15086274	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jan 22 2021 03:47:00	KeyBank, Attn: Bankruptcy, Oh-01-51-0622) 4910 Tiedeman Rd, Brooklyn, OH 44144-2338
15086275	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jan 22 2021 03:47:00	Keybank, Na, 4910 Tiedman Road, Brooklyn, OH 44144-2338
15089718	Email/PDF: resurgentbknotifications@resurgent.com	Jan 22 2021 03:51:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15086277	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 22 2021 03:55:27	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Re: Credit One Bank N.A., Po Box 10497, Greenville, SC 29603-0497
15097331	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 22 2021 03:51:11	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15086280	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 22 2021 03:58:51	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
15086282	+ EDI: AGFINANCE.COM	Jan 22 2021 05:53:00	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd St #300, Evansville, IN 47708-1013
15100041	+ EDI: AGFINANCE.COM		

District/off: 0315-2

User: dkam

Page 3 of 4

Date Rcvd: Jan 21, 2021

Form ID: 3180WH

Total Noticed: 58

		Jan 22 2021 05:53:00	Onemain, PO Box 3251, Evansville, IN 47731-3251
15124873	EDI: PRA.COM	Jan 22 2021 05:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15109198	+ EDI: JEFFERSONCAP.COM	Jan 22 2021 05:53:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15093143	EDI: NEXTEL.COM	Jan 22 2021 05:53:00	Sprint Corp, Attention Bankruptcy, PO Box 7949, Overland Park, KS, 66207 - 0949
15086286	Email/Text: PFS.Analyst@stclair.org	Jan 22 2021 03:47:00	Saint Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
15123987	+ EDI: RMSC.COM	Jan 22 2021 05:53:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15086724	+ EDI: RMSC.COM	Jan 22 2021 05:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15086289	+ EDI: RMSC.COM	Jan 22 2021 05:53:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15086290	+ EDI: RMSC.COM	Jan 22 2021 05:53:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15086294	+ EDI: WFFC.COM	Jan 22 2021 05:53:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ditech Financial LLC
cr		New Residential Mortgage LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15100827	*+	OneMain, PO Box 3251, Evansville, IN 47731-3251
15086266	##	Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172

TOTAL: 2 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 23, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2021 at the address(es) listed below:

District/off: 0315-2

User: dkam

Page 4 of 4

Date Rcvd: Jan 21, 2021

Form ID: 3180WH

Total Noticed: 58

Name	Email Address
Brian Nicholas	on behalf of Creditor Ditech Financial LLC bnicholas@kmllawgroup.com
Bryan P. Keenan	on behalf of Debtor David R. Dunlap keenan662@gmail.com melindap662@gmail.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Crafton jhunt@grblaw.com cnoroski@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Carlynton School District jhunt@grblaw.com cnoroski@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com
Sindi Mncina	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing smncina@rascrane.com

TOTAL: 8